

In re:
Gerald Herbert Dunleavy
Kimberly Jean Dunleavy
Debtors

Case No. 19-17484-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Jan 27, 2023

Form ID: 3180W

Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Gerald Herbert Dunleavy, Kimberly Jean Dunleavy, 714 Sourwood Lane, Collegeville, PA 19426-3807
14461140	+ Goldman Sachs Bank USA, c/o John D. Sadler, 1909 K Street NW, 12th Floor, Washington, DC 20006-1152
14437412	+ Michele Perez Capilato, Esquire, Law Offices of Michele Perez Capilato, 500 Office Center Drive, 4th Floor, Fort Washington, PA 19034-3234

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 28 2023 00:34:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 28 2023 05:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 28 2023 00:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14459262	EDI: GMACFS.COM	Jan 28 2023 05:34:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14452005	EDI: GMACFS.COM	Jan 28 2023 05:34:00	Ally Bank Lease Trust, PO Box 130424, Roseville, MN 55113-0004
14440128	+ EDI: AIS.COM	Jan 28 2023 05:34:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14436752	EDI: DISCOVER.COM	Jan 28 2023 05:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14434887	Email/Text: EBNBKNOT@ford.com	Jan 28 2023 00:34:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
14750984	Email/Text: nsm_bk_notices@mrcooper.com	Jan 28 2023 00:34:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
14440718	+ Email/Text: bankruptcy@huntington.com	Jan 28 2023 00:34:00	THE HUNTINGTON NATIONAL BANK, PO BOX 89424, CLEVELAND, OH 44101-6424
14432826	+ Email/Text: dbogucki@trumark.org	Jan 28 2023 00:34:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14460417	EDI: WFFC2		

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Jan 28 2023 05:34:00

Wells Fargo Bank, N.A., PO Box 10438, MAC
F8235-02F, Des Moines, IA 50306-0438

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14432816	#####	KIMCO HORSHAM, LP, 1954 GREENSPRING DR STE 305, LUTHERVILLE TIMONIUM MD 21093-4129, address filed with court:, Kimco Horsham, LP, 1954 Greenspring Drive, Suite 330, Lutherville Timonium, MD 21093

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CORINNE SAMLER BRENNAN	on behalf of Creditor TruMark Financial Credit Union cbrennan@klehr.com swenitsky@klehr.com;nyackle@klehr.com
MICHAEL JUSTIN FEKETE	on behalf of Creditor Kimco Horsham LP mfekete@mmwr.com, gengel@mmwr.com;michael-fekete-8663@ecf.pacerpro.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor NATIONSTAR MORTGAGE LLC mfarrington@kmlawgroup.com
MICHELE PEREZ CAPILATO	on behalf of Debtor Gerald Herbert Dunleavy perezcapitolaw@yahoo.com michelecapitolaw@gmail.com;capilatomr81063@notify.bestcase.com;capitolaw.assistant@gmail.com
MICHELE PEREZ CAPILATO	on behalf of Joint Debtor Kimberly Jean Dunleavy perezcapitolaw@yahoo.com michelecapitolaw@gmail.com;capilatomr81063@notify.bestcase.com;capitolaw.assistant@gmail.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Gerald Herbert Dunleavy</u>	Social Security number or ITIN	xxx-xx-5094
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kimberly Jean Dunleavy</u>	Social Security number or ITIN	xxx-xx-0830
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-17484-amc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerald Herbert Dunleavy

Kimberly Jean Dunleavy
aka Kimberley Jean Dunleavy

1/26/23

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.